

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR
GENERATING A MODEL TO ANALYZE A PROPENSITY OF CUSTOMERS
TO PURCHASE PRODUCTS AND SERVICES**

ABSTRACT OF THE INVENTION

A system, method, and article of manufacture are afforded for providing a model indicating a propensity of a customer to purchase goods or services. Initially, a plurality of customers are identified. Thereafter, first information is retrieved on each of the customers. A survey is subsequently conducted to collect second information from each of the customers. A model may then be created. A score may then be calculated for each customer based on the first information and the second information, and the model. Such scores indicate a propensity of the customers to purchase goods or services.

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